	States Bankruptcy Co nern District of Illino				Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, M Jensen, Kelly Jean	Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):  None				S		
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 9704	er I.D. (ITIN) No./Complete EIN	Last four digit (if more than o		ndividual-Ta	axpayer I.D. (IT)	(N) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 3203 Terrace Drive	and State)	Street Address	ss of Joint Debtor	(No. and Str	eet, City, and St	ate
McHenry, IL	ZIPCODE 60050	_				ZIPCODE
County of Residence or of the Principal Place of	Business:	County of Re	sidence or of the I	Principal Pla	ce of Business:	
Mchenry  Mailing Address of Debtor (if different from stre	et address):	Mailing Add	ress of Joint Debto	or (if differer	nt from street add	dress):
	ZIPCODE	-				ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	bove):				ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one be filling Fee attached ☐ Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 1006( ☐ Filing Fee waiver requested (applicable to chattach signed application for the court's consideration for the cour	able to individuals only) Must at on certifying that the debtor is unable). See Official Form No. 3A. apter 7 individuals only). Must	y ble) anization d States c Code)  Check D D Check able D Check D Chec	Chapter 7  Chapter 9  Chapter 11  Chapter 12  Chapter 13  Debts are debts, defi § 101(8) as individual personal, 1 purpose."  cone box: Clebtor is a small buebtor is not a small sif:	Natu (Chee primarily coined in 11 U s "incurred b primarily for family, or hot hapter 11 D siness as dei 1 business as d	ebtors fined in 11 U.S.0 st defined in 11 U.S.0 st defined in 12 U.S.0 st defined in 12 U.S.0 st defined in 13 U.S.0 st defined in 14 U.S.0 st defined in 14 U.S.0 st defined in 15 U.S.0 st defined in 15 U.S.0 st defined in 16 U.S.0 st defined in 16 U.S.0 st defined in 17 U.S.0 st defined in 18 U.S	one box) etition for of a Foreign ding etition for of a Foreign ceeding  Debts are primarily business debts  C. § 101(51D)  J.S.C. § 101(51D) ots (excluding debts 0,000 on from one or 126(b).
Statistical/Administrative Information  Debtor estimates that funds will be available for dist  Debtor estimates that, after any exempt property is edistribution to unsecured creditors.		paid, there will be	e no funds available t	for		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors  V	1000- 5000 5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1  S50,000 \$100,000 \$500,000 to \$1  million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million		500,000,001 o \$1 billion	More than \$1 billion	
Estimated Liabilities  \[ \begin{array}{c cccc} \begin{array}{c ccccc} \begin{array}{c ccccc} \begin{array}{c cccc} \begin{array}{c ccccc} \begin{array}{c cccccccc} \begin{array}{c ccccc} \begin{array}{c ccccc} \begin{array}{c cccccccc} \begin{array}{c cccccccc} \begin{array}{c ccccccc} \begin{array}{c cccccc} \begin{array}{c ccccc} \begin{array}{c cccc} \begin{array}{c cccccccc} \begin{array}{c cccccccc} \begin{array}{c ccccccccccccccccccccccccccccccccccc	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million		500,000,001 o \$1 billion	More than \$1 billion	

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B1 (Official Tag			59 Desc Main Page 2
Voluntary Pe (This page must be	tition  Completed and filed in every case)	Name of Debtor(s): Kelly Jean Jensen	
	All Prior Bankruptcy Cases Filed Within Last 8 Years (	If more than two, attach additional sheet)	
Location Where Filed:	NONE	Case Number:	Date Filed:
Location Where Filed:	N.A.	Case Number:	Date Filed:
0	nkruptcy Case Filed by any Spouse, Partner		· · · · · · · · · · · · · · · · · · ·
Name of Debtor:	NONE	Case Number:	Date Filed:
District:		Relationship:	Judge:
10K and 10Q) with	Exhibit A  f debtor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to ) of the Securities Exchange Act of 1934 and is requesting r 11)	(To be completed if del whose debts are primar I, the attorney for the petitioner named in the fore the petitioner that [he or she] may proceed under States Code, and have explained the relief availat I further certify that I delivered to the debtor the relief availated the relief availated to the relief availated to the relief availated the relief availated to the	btor is an individual fily consumer debts) egoing petition, declare that I have informed chapter 7, 11, 12, or 13 of title 11, United ble under each such chapter.
Exhibit A i	is attached and made a part of this petition.	X /s/ Scott A. Bentley Signature of Attorney for Debtor(s)	27 February 2008  Date
_	on or have possession of any property that poses or is alleged with the control of the control o	ibit C d to pose a threat of imminent and identifiable h	arm to public health or safety?
Exhibit D  If this is a joint per	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	a part of this petition.	nibit D.)
		arding the Debtor - Venue	
₫	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	ipal place of business, or principal assets in this	District for 180 days strict.
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this E	Pistrict.
	Debtor is a debtor in a foreign proceeding and has its prin or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will be	ted States but is a defendant in an action or proc	eeding [in federal or state
		ides as a Tenant of Residential Propoplicable boxes)	erty
	Landlord has a judgment for possession of debtor's resid	•	)
	(Name of	landlord that obtained judgment)	
	(Address	of landlord)	
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for		
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.		
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).	

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B1 (Official Form 1) (1/08)	nent	Page 3 01 38 Page 3
Voluntary Petition		Name of Debtor(s):
(This page must be completed and filed in every case)		Kelly Jean Jensen
	Signa	tures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in th	is petition	Signature of a Foreign Representative
is true and correct. [If petitioner is an individual whose debts are primarily consumer de has chosen to file under chapter 7] I am aware that I may proceed unchapter 7, 11, 12, or 13 of title 11, United States Code, understand the available under each such chapter, and choose to proceed under chap [If no attorney represents me and no bankruptcy petition preparer sig petition] I have obtained and read the notice required by 11 U.S.C. §	bts and der te relief oter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)
I request relief in accordance with the chapter of title 11, United Stat Code, specified in this petition.	es	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
<b>X</b> /s/ Kelly Jean Jensen		Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Signature of Debtor		X
X		(Signature of Foreign Representative)
XSignature of Joint Debtor		
		(Drinted Name of Foreign Penrocentative)
Telephone Number (If not represented by attorney)		(Printed Name of Foreign Representative)
_27 February 2008		(Date)
Date		` '
Signature of Attorney*  X /s/ Scott A. Bentley		Signature of Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s)  SCOTT A. BENTLEY 6191377  Printed Name of Attorney for Debtor(s)  Firm Name 661 Ridgeview Drive Address		I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
_McHenry, IL 60050 _815-385-0669		Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number  27 February 2008  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constituted certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.		Social Security Number (If the bankruptcy petition preparer is not an individual state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
G! 4 8D 14 4G		
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in the is true and correct, and that I have been authorized to file this petition behalf of the debtor.	his petition	x
The debtor requests relief in accordance with the chapter of title 11,		Date
United States Code, specified in this petition.		Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
XSignature of Authorized Individual		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or
Date		imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Kelly Jean Jensen	Case No
Debtor(s)	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: 27 February 2008

**B6 Cover (Form 6 Cover) (12/07)** 

### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Kelly Jean Jensen	Case No.
-	Debtor	(If known)

### **SCHEDULE A - REAL PROPERTY**

Desc Main

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Tot	1	0.00	

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(Report also on Summary of Schedules.)

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Desc Main

In re	Kelly Jean Jensen	Case No	
	Debtor	(If known)	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

, , , ,		o not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bam		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	11	Checking Account # First Midwest Bank 1308 N. Richmond Road McHenry, IL 60050		38.04
		Savings Account First Midwest Bank 1308 Richmond Road McHenry, IL 60050		23.47
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods and furnishings		1,000.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, pictures, etc.		50.00
6. Wearing apparel.		Miscellaneous wearing apparel		500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		Miscellaneous sports equipment, etc.		1,500.00
<ol> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	X			
10. Annuities. Itemize and name each issuer.	X			

_	-		_	_		_	-	_	-	
Cl	ıme	en	t		Ρ	ag	е	9	of	3

In re	Kelly Jean Jensen	Case No
	Debtor	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K Follett		100,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

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Desc Main

In re Kelly Jean Jensen

Case	Nο	

Debtor

(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		2007 Tax Return Actual Return \$4,981.00 less necessary expenses paid out prior to filing set out in SOFA		387.19
		continuation sheets attached	Total	\$ 103,498.70

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In re	Kelly Jean Jensen	Case No
	Debtor	(If know

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

`	,
	11 U.S.C. § 522(b)(2)
$   \sqrt{} $	11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136.875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Checking Account #	735 I.L.C.S 5§12-1001(b)	38.04	38.04
Savings Account	735 I.L.C.S 5§12-1001(b)	23.47	23.47
Miscellaneous household goods and furnishings	735 I.L.C.S 5§12-1001(b)	500.00	1,000.00
Miscellaneous books, pictures, etc.	735 I.L.C.S 5§12-1001(b)	50.00	50.00
Miscellaneous wearing apparel	735 I.L.C.S. Ch. 12-1001(a)	500.00	500.00
Miscellaneous sports equipment, etc.	735 I.L.C.S 5§12-1001(b)	1,500.00	1,500.00
401K	735 I.L.C.S 5§12-1006	100,000.00	100,000.00
2007 Tax Return	735 I.L.C.S 5§12-1001(b)	387.19	387.19

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B6D (Official Form 6D) (12/07)

In re _	Kelly Jean Jensen	Case No.
	Debtor	(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 $\boxed{\mathbf{V}}$  Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE ¢	┨				
ACCOUNT NO.	+		VALUE \$	$\vdash$				
	┨							
			VALUE \$					
ACCOUNT NO.	╛							
			VALUE \$	$\left\{ \ \ \right\}$				
0 continuation sheets attached	<u> </u>			Sub	tota	<b>⊢</b>	\$ 0.00	\$ 0.00
continuation sheets attached			(Total o	7	[otal	<b>&gt;</b>	\$ 0.00	\$ 0.00
			(Use only o	n la	st pa	ge)	Ψ 0.00	Ψ 0.00

(Report also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report es) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re	Kelly Jean Jensen	Case No.	
	Debtor	 (if known)	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets	;)
Domestic Support Obligations	

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions of credit in an involuntary case	:
--	---	---

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Kelly Jean Jensen In re	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisher	rman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or that were not delivered or provided. 11 U.S.C. § 507(a)(7).	rental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local gove	ernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Inst	itution
Claims based on commitments to the FDIC, RTC, Director of the Office of	Thrift Supervision, Comptroller of the Currency, or Board of
Governors of the Federal Reserve System, or their predecessors or successors, U.S.C. § 507 (a)(9).	to maintain the capital of an insured depository institution. 11
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor	r vehicle or vessel while the debtor was intoxicated from using
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amounts are subject to adjustment on April 1, 2010, and every three years the	pereafter with respect to cases commenced on or after the date of
adjustment	resources with respect to cases commenced on or after the date of

0 \_\_\_\_ continuation sheets attached

Case 08-70556

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B6F (Official Form 6F) (12/07)

In re _	Kelly Jean Jensen	Case No	
	Dobton	(If known)	

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7497352316446			Consideration: Credit card debt				
Bank of America/FIA Card Services PO Box 17054 Wilmington, DE 19884							8,792.74
ACCOUNT NO. 4388 6414 9135	+		Consideration: Credit card debt			$\vdash$	
Capital One PO Box 85147 Richmond, VA 23285							2,755.36
ACCOUNT NO. 80031.77	$\dagger$		Consideration: Credit card debt			$\vdash$	
Friedman & Wexler LLC o/b/o HFC/Beneficial 500 W. Madison, Ste 2910 Chicago, IL 60661-2587							Notice Only
ACCOUNT NO. 41200123131390  HFC/Beneficial PO Box 1547 Chesapeake, VA 23327			Consideration: Credit card debt				13,294.33
continuation sheets attached	-			Subt	otal	>	\$ 24,842.43
continuation sheets attached					otal		\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Kelly Jean Jensen	,	Case No	
		Debtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

				_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Y37927			Consideration: Credit card debt				
NCO Financial o/b/o Capital One 507 Prudential Road Horsham, PA 19044							Notice Only
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 1 of 1 continuation sheets attact to Schedule of Creditors Holding Unsecured	hed			Sub	total	>	\$ 0.00
Nonpriority Claims				Т	otal	>	\$ 24,842.43

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Case 08-70556 B6G (Official Form 6G) (12/07)
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In re	Tieny beam bensen	Case No.	
. F	Kelly Jean Jensen	C - N	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
GMAC PO Box 217060 Auburn Hills, MI 48321	2006 Chevrolet Equinox
Bruce Bradley 2113 Fairview Avenue McHenry, IL 60050	Residential Lease

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In re	Kelly Jean Jensen	Case No.	
	Debtor		(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

<b> V</b>	Check this	box if	debtor h	as no	codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RELATIONSHIP(S): son

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 10

Debtor's Marital

Status:

Single

None

In re_	Kelly Jean Jensen	_ C250		
	Debtor	- Case —	(if known)	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

<b>Employment:</b>	DEBTOR		SPOUS	E		
Occupation	Sales Trainer					
Name of Employer	Follett Software Company					
How long employed	17 years					
Address of Employer	1391 Corporate Drive		N.A.			
	McHenry, Il 60050					
INCOME: (Estimate of averag	e or projected monthly income at time case filed)		DEBTO	2	SPC	OUSE
<ol> <li>Monthly gross wages, salar (Prorate if not paid mon</li> </ol>	=		\$5,176	5.25_	\$	N.A.
2. Estimated monthly overtim			\$	0.00_	\$	N.A
3. SUBTOTAL			\$5,176	5.25	\$	N.A
4. LESS PAYROLL DEDUCT	TIONS					
<ul><li>a. Payroll taxes and social</li><li>b. Insurance</li><li>c. Union Dues</li><li>d. Other (Specify: 4011)</li></ul>		)	\$	9.53 5.08 9.00 9.89	\$ \$ \$	N.A N.A N.A
5. SUBTOTAL OF PAYROL	L DEDUCTIONS		\$2,055	5.50	\$	N.A
6 TOTAL NET MONTHLY	TAKE HOME PAY		\$3,120	).75	\$	N.A
7. Regular income from opera (Attach detailed statement)	ation of business or profession or farm		\$0	0.00	\$	N.A.
8. Income from real property				0.00	\$	N.A
9. Interest and dividends			\$	0.00	\$	N.A.
<ol><li>Alimony, maintenance of debtor's use or that of dependent</li></ol>	or support payments payable to the debtor for the endents listed above.		\$328	3.00	\$	N.A.
<ol> <li>Social security or other go</li> <li>(Specify)</li> </ol>	overnment assistance		\$0	0.00	\$	N.A.
12. Pension or retirement inco			\$0	0.00	\$	N.A.
13. Other monthly income			\$	0.00	\$	N.A.
			\$0	0.00	\$	N.A
14. SUBTOTAL OF LINES 7	THROUGH 13		\$328	3.00	\$	N.A
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on Lines 6 and 14)		\$3,448	3.75	\$	N.A
16. COMBINED AVERAGE from line 15)	MONTHLY INCOME (Combine column totals			\$3	,448.75	-

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Officia <b>CEASE: 5/8-(172/5</b> 56	Doc 1	Filed 02/28/08	Entered 02/28/08 10:05:59	Desc Main
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In re Kelly Jean Jensen	Case No	
Debtor	(if know	vn)
SCHEDULE J - CURRENT EXP	ENDITURES OF INDIVIDUA	L DEBTOR(S)
Complete this schedule by estimating the average or p filed. Prorate any payments made biweekly, quarterly, semi-ann calculated on this form may differ from the deductions from inc	nually, or annually to show monthly rate. The avera	
Check this box if a joint petition is filed and debtor's spoul labeled "Spouse."	se maintains a separate household. Complete a separate household.	arate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile l	home)	\$750.00
	No <b>\</b>	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	No	
2. Utilities: a. Electricity and heating fuel		\$120.00
b. Water and sewer		\$ 90.00
c. Telephone		\$ 49.95
d. Other Garbage 10 Cable 70 Cell 70 Internet 21	<u> </u>	\$171.00
3. Home maintenance (repairs and upkeep)		\$50.00
4. Food		\$450.00
5. Clothing		\$150.00
6. Laundry and dry cleaning		\$25.00
7. Medical and dental expenses		\$60.00
8. Transportation (not including car payments)		\$150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	c.	\$150.00
10.Charitable contributions		\$0.00
11.Insurance (not deducted from wages or included in home mortg	gage payments)	
a. Homeowner's or renter's		\$0.00
b. Life		\$0.00
c. Health		\$0.00
d.Auto		\$125.41
e. Other		\$0.00
12. Taxes (not deducted from wages or included in home mortgage	payments)	
(Specify)		\$0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not	list payments to be included in the plan)	
a. Auto		\$438.58
b. Other		\$0.00
c. Other		\$0.00
14. Alimony, maintenance, and support paid to others		\$0.00
15. Payments for support of additional dependents not living at you	ur home	\$0.00
16. Regular expenses from operation of business, profession, or far	rm (attach detailed statement)	\$0.00
17. Other Child Care 600 School Fees 87.00		\$687.00
18 AVERAGE MONTHLY EXPENSES (Total lines 1-17 Repor	rt also on Summary of Schedules and	\$ 2,466,04

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None

None	

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 3,448.75
b. Average monthly expenses from Line 18 above	\$ 3,466.94

-18.19

c. Monthly net income (a. minus b.)

B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

Northern District of Illinois

In re		Case No.	
	Debtor		
		Chapter 7	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 103,498.70		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 24,842.43	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,448.75
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 3,466.94
тот	'AL	14	\$ 103,498.70	\$ 24,842.43	

## Official Succession Systems of the Content of the C

In re	Kelly Jean Jensen	Case No
	Debtor	
		Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 3,448.75
Average Expenses (from Schedule J, Line 18)	\$ 3,466.94
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 5,516.75

### State the Following:

2 time time 1 0110 times.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 24,842.43
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 24,842.43

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	Kelly Jean Jensen	
In re		Case No
	Debtor	(If known)

	ONCERNING DEBTOR'S SCHEDULES R PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
	and the foregoing summary and schedules, consisting of16 sheets, and that they
Date 27 February 2008	Signature:/s/ Kelly Jean Jensen
Date	Debtor:
Date	Signature:Not Applicable
Date	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	N-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of the late	aptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for his document and the notices and information required under 11 U.S.C. §§ 110(b), promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable tice of the maximum amount before preparing any document for filing for a debtor or n.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
• •	title (if any), address, and social security number of the officer, principal, responsible person, or partne
Address  X Signature of Bankruptcy Petition Preparer	
	d or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach additional signe	d sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provisions of title 8 U.S.C. § 156.	11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF P	ERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the properties of the partnership] of the this case, declare under penalty of perjury that I have read thown on summary page plus 1), and that they are true and contains the properties of the partnership.	esident or other officer or an authorized agent of the corporation or a member  [corporation or partnership] named as debtor the foregoing summary and schedules, consisting ofsheets (total breect to the best of my knowledge, information, and belief.
Date	Signature:
[An individual signing on behalf of a partne	[Print or type name of individual signing on behalf of debtor.]  rship or corporation must indicate position or relationship to debtor.]

### Case 08-70556

## Doc 1 Filed 02/28/08 Entered 02/28/08 10:05:59 Desc Main

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Kelly Jean Jensen	Case No.	
		(if known)	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### ${\bf 1.} \ \ {\bf Income\ from\ employment\ or\ operation\ of\ business}$

**Employment** 

None

2007

20062005

50,974.00

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE
54.092.00	Employment	

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2007	1585.00	Child Support
2006	2323.00	Child Support

None

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
GMAC PO Box 217060 Auburn Hills, MI 48321	02-2008	1710.00	
Shepherd of the Hills before and after school care program	02-2008	671.00	
NICOR PO Box 416 Aurora, IL 60568	2-2008	188.76	
Commonwealth Edison ATTN: Revenue Management 2100 Swiss Drive Oakbrook, IL 60523	2-2008	262.58	
MCI c/o Risk Management PO Box 105236 Atlanta, GA 30348	2-2008-	130.63	
Comcast PO Box 3002 Southeastern PA 19398-3002	02-2008	172.13	

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NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

US Cellular

02-2008

PO Box 0203

Palatine, IL 60055-0203

88.29



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Beneficial Illinois v. Kellye Jensen, 07 AR Collections

McHenry County, Illinois

Pending

48

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

HFC/Beneficial PO Box 1547 Chesapeake, VA 23327 10-2-07

\$358.36 Wages Garnished

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Scott A. Bentley 661 Ridgeview Drive McHenry, IL 60050 02-2008

1,999.00

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

### 14. Property held for another person

None |

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

 $\boxtimes$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

None

X

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

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	I declare under penalty of perjury that I have read the	e answers contained i	n the foregoing statement of financial affairs and any
	attachments thereto and that they are true and correct		·
Date	27 February 2008	Signature	/s/ Kelly Jean Jensen
		of Debtor	KELLY JEAN JENSEN
	0	_ continuation sheets	
	Penalty for making a false statement: Fine of	f up to \$500,000 or i	mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
compen (3) if ru prepare	sation and have provided the debtor with a copy of this ales or guidelines have been promulgated pursuant to 1	document and the n	as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the
Printed	or Typed Name and Title, if any, of Bankruptcy Petition	Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
	nkruptcy petition preparer is not an individual, state the name, ti who signs this document.	tle (if any), address, and	social security number of the officer, principal, responsible person, or
Address	3		
X			
	re of Bankruptcy Petition Preparer		Date
	and Social Security numbers of all other individuals who ndividual:	prepared or assisted	in preparing this document unless the bankruptcy petition preparer is
If more	than one person prepared this document, attach addition	al signed sheets conf	orming to the appropriate Official Form for each person.

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$ 

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Form B8 (Officia Carse) 08-70556 Doc 1 Filed 02/28/08 Entered 02/28/08 10:05:59 Desc Main Document Page 33 of 38 UNITED STATES BANKRUFTCY COURT Northern District of Illinois

In re Kelly Jean Jensen		_ , Case No.			
	Debtor	_	Chapter	7	
CI	HAPTER 7 INDIVIDUAL	DEBTOR'S STATEM	MENT OF INTE	NTION	
I have filed a schedu	ale of assets and liabilities which ale of executory contracts and u dlowing with respect to the prop	nexpired leases which inc	cludes personal pro	perty subject to an u	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
NONE					
					•
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					
Date: 27 February 2008	/s/ Kell	y Jean Jensen			
	Signatu	re of Debtor K	ELLY JEAN JEN	NSEN	_

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### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defin- and have provided the debtor with a copy of this document and the notices and required un- have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services notice of the maximum amount before preparing any document for filing for a debtor or account.	nder 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines chargeable by bankruptcy petition preparers, I have given the debtor
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title principal responsible person or partner who signs this document.	(if any), address, and social security number of the officer,
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who prepared or ass preparer is not an individual:	
If more than one person prepared this document, attach additional signed sheets of	conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
X	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	
Security number is provided above.	

### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Kelly Jean Jensen	X/s/ Kelly Jean Jensen 27 February 2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

Bank of America/FIA Card Services PO Box 17054 Wilmington, DE 19884

Bruce Bradley 2113 Fairview Avenue McHenry, IL 60050

Capital One PO Box 85147 Richmond, VA 23285

Friedman & Wexler LLC o/b/o HFC/Beneficial 500 W. Madison, Ste 2910 Chicago, IL 60661-2587

GMAC PO Box 217060 Auburn Hills, MI 48321

HFC/Beneficial PO Box 1547 Chesapeake, VA 23327

NCO Financial o/b/o Capital One 507 Prudential Road Horsham, PA 19044

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## United States Bankruptcy Court

	INC	orthern district of illinois
I	n re Kelly Jean Jensen	Case No
		Chapter7
Γ	Pebtor(s)	
	DISCLOSURE OF COMPENS	SATION OF ATTORNEY FOR DEBTOR
_		
aı	nd that compensation paid to me within one year be	2016(b), I certify that I am the attorney for the above-named debtor(s) sfore the filing of the petition in bankruptcy, or agreed to be paid to me, for services in contemplation of or in connection with the bankruptcy case is as follow s:
F	or legal services, I have agreed to accept	\$1,700.00
Ρ	rior to the filing of this statement I have received	\$ 1,700.00
В	alance Due	\$\$
Т	he source of compensation paid to me was:	
	<b>▼</b> Debtor ☐ Other (specify	у)
Т	he source of compensation to be paid to me is:	
	☑ Debtor ☐ Other (specify	у)
ocia	I have not agreed to share the above-disclosed ates of my law firm.	compensation with any other person unless they are members and
ly I		mpensation with a other person or persons who are not members or associates ist of the names of the people sharing in the compensation, is attached.
ı	n return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the bankruptcy case, including:
- 1	b. Preparation and filing of any petition, schedules,	endering advice to the debtor in determining whether to file a petition in bankrupto statements of affairs and plan which may be required; reditors and confirmation hearing, and any adjourned hearings thereof; edings and other contested bankruptcy matters;
	By agreement with the debtor(s), the above-disclos	sed fee does not include the following services:
		CERTIFICATION
	I certify that the foregoing is a complete stated debtor(s) in the bankruptcy proceeding.	ement of any agreement or arrangement for payment to me for representation of t
	27 February 2008	/s/ Scott A. Bentley
Date		Signature of Attorney

Name of law firm